

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Jamie L. Guido**  
Debtor(s)

Bankruptcy Case No.: 18-21502-GLT  
Issued Per 11/8/2018 Proceeding  
Chapter: 13  
Docket No.: 51 – 36  
Concil. Conf.: November 8, 2018 at 01:30 PM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated June 18, 2018 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$137.00 as of November, 2018. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Nov. 8, 2018 at 01:30 PM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☐ H. Additional Terms:

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory A. Taddonio, Judge  
United States Bankruptcy Court

Dated: November 9, 2018

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Jamie L. Guido  
 Debtor

Case No. 18-21502-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dbas  
 Form ID: 149

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 Total Noticed: 40

Date Rcvd: Nov 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2018.

db +Jamie L. Guido, 819 Hawk Valley Drive, Leechburg, PA 15656-9506  
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
 Pittsburgh, PA 15233-1828  
 14877916 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,  
 Malvern PA 19355-0701  
 14814037 Amex, P.O. Box 1270, Newark, NJ 07101-1270  
 14814038 Barclay Bank, P.O. Box 13337, Philadelphia, PA 19101-3337  
 14869476 +Department Stores National Bank, Citibank, N.A., 701 East 60th Street North,  
 Sioux Falls, SD 57104-0493  
 14814045 Discover, PO Box 742655, Cincinnati, OH 45274-2655  
 14814046 Home Depot, c/o Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010  
 14814051 LL Bean, PO Box 13337, Philadelphia, PA 19101-3337  
 14814052 Macy's, PO Box 9001094, Louisville, KY 40290-1094  
 14814055 +PNC, 2730 Liberty Ave., Pittsburgh, PA 15222-4747  
 14814053 PayPal, PO Box 105658, Atlanta, GA 30348-5658  
 14814054 PennyMac, PO Box 660929, Dallas, TX 75266-0929  
 14899488 PennyMac Loan Services, LLC, P.O. Box 2010, Moorpark, CA 93020  
 14870562 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue,  
 Pittsburgh, PA 15233-1828  
 14814056 +Prosper, 221 Main Street, Suite 300, San Francisco, CA 94105-1909  
 14814059 Target, PO Box 660170, Dallas, TX 75266-0170  
 14814061 Ulta Mastercard, PO Box 659450, San Antonio, TX 78265-9450  
 14897430 eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14814036 +E-mail/PDF: gecsedirecoverycorp.com Nov 10 2018 02:06:12 American Eagle/Synchrony Bank,  
 PO Box 530942, Atlanta, GA 30353-0942  
 14814040 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 10 2018 02:06:14 Capital One Bank,  
 PO Box 71083, Charlotte, NC 28272-1083  
 14814042 E-mail/PDF: gecsedirecoverycorp.com Nov 10 2018 02:05:42 Care Credit/Synchrony Bank,  
 PO Box 960061, Orlando, FL 32896-0061  
 14814043 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 10 2018 02:07:02  
 Comenity Bank/Abercrombie & Fitch, PO Box 659728, San Antonio, TX 78265-9728  
 14814044 E-mail/PDF: creditonebknofications@resurgent.com Nov 10 2018 02:05:19 Credit One Bank,  
 P.O. Box 60500, City of Industry, CA 91716-0500  
 14866660 E-mail/Text: mrdiscen@discover.com Nov 10 2018 02:06:53 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 14814047 E-mail/PDF: gecsedirecoverycorp.com Nov 10 2018 02:06:12 JCPenney/Synchrony Bank,  
 PO Box 960090, Orlando, FL 32896-0090  
 14814048 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 10 2018 02:05:13 Justice/Capital One,  
 PO Box 71106, Charlotte, NC 28272-1106  
 14899051 E-mail/PDF: resurgentbknofications@resurgent.com Nov 10 2018 02:05:49 LVNV Funding, LLC,  
 c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587  
 14897253 E-mail/PDF: resurgentbknofications@resurgent.com Nov 10 2018 02:05:20  
 LVNV Funding, LLC its successors and assigns as, assignee of LendingClub Corporation &  
 LC Trust I, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14814049 +E-mail/Text: bk@lendingclub.com Nov 10 2018 02:07:35 Lending Club,  
 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985  
 14814050 +E-mail/PDF: gecsedirecoverycorp.com Nov 10 2018 02:05:12 Levin/Synchrony Bank,  
 PO Box 960061, Orlando, FL 32896-0061  
 14895648 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 10 2018 02:06:17  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 14815270 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 10 2018 02:06:16  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14867317 +E-mail/PDF: resurgentbknofications@resurgent.com Nov 10 2018 02:05:20  
 PYOD, LLC its successors and assigns as assignee, of MHC Receivables, LLC and FNBM, LLC,  
 Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
 14892266 +E-mail/Text: bncmail@w-legal.com Nov 10 2018 02:07:25 Prosper Marketplace Inc.,  
 C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 14877199 E-mail/Text: bnc-quantum@quantum3group.com Nov 10 2018 02:07:04  
 Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788,  
 Kirkland, WA 98083-0788  
 14899653 +E-mail/Text: bncmail@w-legal.com Nov 10 2018 02:07:25 SYNCHRONY BANK,  
 c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132  
 14814057 E-mail/PDF: gecsedirecoverycorp.com Nov 10 2018 02:06:12 Sam's Club/Synchrony Bank,  
 PO Box 530942, Atlanta, GA 30353-0942  
 14814058 E-mail/PDF: gecsedirecoverycorp.com Nov 10 2018 02:05:12 Synchrony Bank/Amazon,  
 PO Box 960013, Orlando, FL 32896-0013  
 14814060 E-mail/PDF: gecsedirecoverycorp.com Nov 10 2018 02:06:12 Toys-R-Us, PO Box 530938,  
 Atlanta, GA 30353-0938

TOTAL: 21

District/off: 0315-2

User: dbas  
Form ID: 149

Page 2 of 2  
Total Noticed: 40

Date Rcvd: Nov 09, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr PENNYMAC LOAN SERVICES, LLC  
cr\* LVNV Funding, LLC, c/o Resurgent Capital Services, P.O. Box 10587,  
Greenville, SC 29603-0587  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
14814039\* Barclay Bank, P.O. Box 13337, Philadelphia, PA 19101-3337  
14814041\* Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083  
14895650\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)  
TOTALS: 1, \* 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 11, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 9, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmlawgroup.com  
Kenneth Steidl on behalf of Debtor Jamie L. Guido julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com  
Larry E. Wahlquist on behalf of U.S. Trustee Office of the United States Trustee  
larry.e.wahlquist@usdoj.gov  
Office of the United States Trustee ustregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 6